

Submission for the 2025 Review of Retirement Income Policies

Just one simple point:

It is worth pointing out to the government that a review of costs is meaningless without a review of benefits.

Gross cost is meaningless; only a net cost is of use. Therefore a review of gross cost alone should be declared invalid.

The benefits are probably poorly assessed, if at all, to date . They range from extra economic activity and fiscal returns to wide-ranging social benefits to superannuitants themselves and the value of their voluntary work and help to their own families. The savings to health and many other departments must not go unaccounted.

I trust you have the independence to insist on this.

Yours sincerely,

Gavin Maclean

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